

Information to identify the case:

Debtor 1	Teresa C. Garces	Social Security number or ITIN	xxx-xx-1869
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-13142-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Teresa C. Garces

10/11/19**By the court:** Andrew B. Altenburg Jr.
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
District of New Jersey

In re:
Teresa C. Garces
Debtor

Case No. 17-13142-ABA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 55

Date Rcvd: Oct 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2019.

db +Teresa C. Garces, 201 E. Bayview Avenue, Pleasantville, NJ 08232-3014
cr +SN Servicing Corporation, Friedman Vartolo LLP, 85 Broad Street, Suite 501,
New York, NY 10004-1734
516655090 +++ADT Security Services, Inc., c/o N C O Financial Systems, Inc., PO Box 15273,
Wilmington DE, 19850-5273
516655091 Associated Credit Services, Inc., P O Box 5171, Westborough MA 01581-5171
516655089 +Asst Attorney General, Civil Trial Section, Eastern Region, PO Box 227,
Ben Franklin Station, Washington, DC 20044-0227
516655092 +Atlantic Pathologists PC, 1925 Pacific Avenue, Atlantic City, NJ 08401-6713
516655093 Bayfront Emergency Physicians, P O Box 3012, Wilmington DE 19804-0012
516655097 C C S Collection Services (3), P O Box 55126, Boston MA 02205-5126
516655096 +++Coastal Clinical Pathologists, 1 E. New York Ave., Somers Point, NJ 08244
516655099 +Ditech Financial LLC, ATTN: Phelan Hallinan Diamond & Jones,, 400 Fellowship Road, Suite A,
Mt. Laurel, NJ 08054-3437
516655100 Fay Servicing, P O Box 619063, Dallas TX 75261-9063
516921423 +Fay Servicing, LLC, Bankruptcy Department, 440 South LaSalle Street, Suite 2000,
Chicago, IL 60605-5011
517019208 #+Fay Servicing, LLC, 3000 Kellway Drive, Suite 150, Carrolltown, TX 75006-3357
516655105 +Joe D Williams, D M D, 6816 Ventnor Ave, Ventnor NJ 08406-2027
516655106 +Lyons Dougherty Veldhuis, 136 Gaither Dr Suite 100, P O Box 1269, Mt Laurel NJ 08054-7269
516655110 +++MCM, c/o Midland Credit Management, 2365 Northside Dr. Ste 300, San Diego, CA 92108-2709
516655107 +Merchants' Credit Guide Co, 223 W Jackson Blvd #400, Chicago Illinois 60606-6974
516655111 +++Midland Funding LLC, 2365 Northside Dr, Ste 300, San Diego, CA 92108-2709
516655113 +++National Credit Services Inc, 2525 220th SE, #200, Bothell, WA 98021-4440
516655108 Office of Chief Counsel, IRS SB/SE Div Counsel, One Newark Center, Suite 1500,
Newark, NJ 07102 5224
516655115 +PNC Bank, 2730 Liberty Ave, Pittsburgh PA 15222-4747
516712650 +PROF-2013-S3 LEGAL TITLE TRUST IV, BY U.S. BANK NA, c/o Robertson, Anschutz & Schneid, P.L.,
6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
516655109 +Pressler & Pressler, 7 Entin Rd, Parsippany NJ 07054-5020
516655117 +Prism Education Group, Inc., Attn: Mary Dignan, 8025 Black Horse Pk Suite 210,
W Atlantic City NJ 08232-2960
516655118 +++Professional Recovery Services Inc., 221 Laurel Road, Ste 350, Voorhees, NJ 08043-2277
516655121 +Southern Jersey Family Medical Centers, P O Box 1208, Hammonton NJ 08037-5208
516655122 Southwest Credit, 4129 International Pkwy Suite 1100, Carrollton TX 75007-1958
516655124 +Tate & Kirlin Associates, 580 Middletown Blvd, Langhorne, PA 19047-1876
516655125 U S Department of Education, 400 Maryland Ave SW, Washington, DC 20202-0001
516655126 Valentine & Kebartas Inc, PO Box 325, Lawrence MA 01842-0625
516655127 +Vision Financial Corp, 40 Bey Lea Rd #C 102, Toms River, NJ 08753-2900
518502016 +Vision Financial Services, 6774 Troy Dr., Rockford, IL 61107-6626

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 12 2019 00:49:19 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 12 2019 00:49:14 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
cr E-mail/Text: bknotices@snsnc.com Oct 12 2019 00:50:10 SN Servicing Corp, 323 5th Street,
Eureka, CA 95501
516655094 +E-mail/Text: ering@cbhv.com Oct 12 2019 00:49:09 C B H V, P O Box 3495,
Toledo OH 43607-0495
516706741 +E-mail/Text: ering@cbhv.com Oct 12 2019 00:49:09 CBHV, PO Box 831,
Newburgh, NY 12551-0831
516655095 EDI: CAPITALONE.COM Oct 12 2019 04:03:00 Capital One Bank, P O Box 71083,
Charlotte NC 28272-1083
516655101 E-mail/Text: data_processing@fin-rec.com Oct 12 2019 00:48:48
Financial Recovery Services, Inc., P O Box 385908, Minneapolis MN 55438-5908
516655102 +EDI: IIC9.COM Oct 12 2019 04:03:00 I C System Inc, 444 Highway 96E,
St. Paul, MN 55127-2557
516655098 EDI: IRS.COM Oct 12 2019 04:03:00 Department of The Treasury,
Bureau of the Fiscal Service, P O Box 1686, Birmingham AL 35201-1686
518458479 +EDI: MID8.COM Oct 12 2019 04:03:00 Midland Credit Management, 8875 Aero Drive Ste 200,
San Diego, CA 92123-2255
516655112 +E-mail/Text: egssupportservices@alorica.com Oct 12 2019 00:49:31
N C O Financial Systems Inc, 507 Prudential Rd, Horsham, PA 19044-2308
516655114 +E-mail/Text: janicemorgan@optimum.net Oct 12 2019 00:50:17 PDAB Inc, 66 Ford Rd Suite 114,
Denville NJ 07834-1300
516655116 E-mail/Text: bknotice@prgmail.com Oct 12 2019 00:49:14 Paragon Revenue Group,
216 Le Phillip Ct, Concord NC 28025-2954
516655119 E-mail/Text: bk@rgsfinancial.com Oct 12 2019 00:48:08 R G S Financial, P O Box 852039,
Richardson TX 75085-2039
516655120 +E-mail/Text: jboehler@shorememorial.org Oct 12 2019 00:50:24 Shore Medical Center,
P O Box 217, Somers Point NJ 08244-0217

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516677830 +EDI: RMSC.COM Oct 12 2019 04:03:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021

516655123 EDI: AISTMBL.COM Oct 12 2019 04:03:00 T Mobile, P O Box 742596,
Cincinnati OH 45274-2596

516706706 +EDI: AIS.COM Oct 12 2019 04:03:00 TMobile, Attn American Infosource, LP,
4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901

517308639 +E-mail/Text: bknotices@sns.com Oct 12 2019 00:50:10 US Bank Trust National Association,
c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501,
US Bank Trust National Association, c/o SN Servicing Corporation 95501-0305

517308638 +E-mail/Text: bknotices@sns.com Oct 12 2019 00:50:10 US Bank Trust National Association,
c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305

516950233 EDI: ECMC.COM Oct 12 2019 04:03:00 US Department of Education, P O Box 16448,
Saint Paul MN 55116-0448

516872320 +EDI: AIS.COM Oct 12 2019 04:03:00 Verizon, by American InfoSource LP as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

516655128 EDI: WFFC.COM Oct 12 2019 04:03:00 Wells Fargo Bank, P O Box 536210,
Atlanta GA 30353-6210

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PROF-2013-S3 Legal Title Trust IV, by U.S. Bank Na, c/o Robertson, Anschutz & Schneid, P.L.,
6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853

516655103* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Special Procedures Unit,
955 S. Springfield Avenue, Springfield, NJ 07081)

516655104* Internal Revenue Service, PO Box 7346, Phila., PA 19101 7346

516706742* +TMobile, Attn American Infosource, LP, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were transmitted to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(e).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor PROF-2013-S3 Legal Title Trust IV, by U.S. Bank National Association, as Legal Title Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

Jennifer R. Gorchow on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com

Jonathan C. Schwalb on behalf of Creditor SN Servicing Corporation
bankruptcy@friedmanvartolo.com

Laura M. Egerman on behalf of Creditor PROF-2013-S3 Legal Title Trust IV, by U.S. Bank National Association, as Legal Title Trustee bkyecf@rasflaw.com,
bkyecf@rasflaw.com; legerman@rasnj.com

Steven A. Silnutzer on behalf of Debtor Teresa C. Garces stevenasil2000@yahoo.com,
G28047@notify.cincompass.com; silnutzerlaw@gmail.com

Thomas J Subranni trustee@subranni.com,
NJ84@ecfcbis.com; cwild@subranni.com; Subranni@premierremote.com

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 55

Date Rcvd: Oct 11, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8